Serial #: 09/520,943
In reply to Office action mailed: November 18, 2003
Page 2 of 11

Amendments to the Claims

Please amend the claims without prejudice, as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

Claims 1-20 (Canceled)

21. (Currently amended)   A method for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:

    (a)   receiving information from a user including information related to a cash flow of the user;

    (b)   presenting to the user a plurality of goals based on upon the information provided from the user;

    (c)   allowing the user to select at least one goal from the plurality of goals, wherein each of the selected goals corresponds to a user-desired disbursement for attainment of the selected goal;

    (d)   presenting to the user a plurality of the user preferences;

    (e)   allowing the user to make an adjustment to user preferences related to one of the goals;

    (f)   determining an impact of the adjustment on attaining the remaining goals; and

    (g)   presenting to the user the impact of the adjustment on attaining the goals.

22. (Currently amended) The method of claim $\pm$ 21 wherein the goals are financial goals.

23. (Currently amended)   A method as recited in claim $\pm$ 21, wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

Serial #: 09/520,943
In reply to Office action mailed: November 18, 2003
Page 3 of 11

24. (Currently amended) A method as recited in claim ~~1~~ 21 further comprising:

   (a)   presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal;

   (b)   allowing the user to make an adjustment to the priority indicia;

   (c)   adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

25. (Currently amended) A method as recited in claim ~~1~~ 21 further comprising:

   (a)   presenting to the user an adjustable time indicia for the selected goal;

   (b)   allowing the user to make an adjustment to the time indicia;

   (c)   adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

26. (Currently amended) A method as recited in claim ~~1~~ 21 further comprising:

   (a)   presenting to the user an adjustable quality indicia for the selected goal;

   (b)   allowing the user to make an adjustment to the quality indicia;

   (c)   adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

27. (Currently amended) A method as recited in claim ~~1~~ 21 further comprising:

   (a)   presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

   (b)   allowing the user to make an adjustment to the favoritism indicia;

   (c)   adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

28. (Currently amended) The method of claim 1 21 further comprising:

creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

29. (Currently amended) The method of claim 8 28 further comprising:

creating at least one offering targeted to the user profile for achieving the goal.

30. (Currently amended) The method of claim 9 29 further comprising:

transmitting the at least one matched offering to the user.

31. (Currently amended) A method as recited in claim 10 30 wherein the transmission of the matched offering to the user is done using a computer network.

32. (Currently amended) A method as recited in claim 11 31 wherein the network is the Internet.

33. (Currently amended) The method of claim 8 29 further comprising:

using the user profile information as market intelligence.

34. (Currently amended) The method of claim 9 29 wherein the matched offering is a financial instrument.

35. (Currently amended) A method as recited in claim 9 29 further comprising:

notifying at least one provider of the matched offering when the user changes a preference related to attaining one or more of the goals.

36. (Currently amended) A method as recited in claim 9 29 wherein the offering includes at least one of a product and a service.

37. (Currently amended) A method as recited in claim 1 21 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

Serial #: 09/520,943
In reply to Office action mailed: November 18, 2003
Page 5 of 11

38. (Currently amended)   A method as recited in claim ~~13~~ 30 wherein the matched offering includes banner advertising displayed to the user.

39. (Currently amended) A method as recited in claim ~~9~~ 29 further comprising:

    storing the matched offering in a database.

40. (Currently amended) A method as recited in claim ~~19~~ 30 further comprising:

    (a)   providing information about the matched offering; and

    (b)   charging a fee for providing the information.

41. (Currently amended) A method as recited in claim ~~1~~ 21 wherein each of the goals has a range of options, further comprising:

    (a)   displaying at least one provider for providing an option corresponding to a selected goal;

    (b)   allowing the user to select the provider;

    (c)   allowing the user to select at least one option provided by the selected provider; and

    (d)   allowing the user to add the selected option to the range of options for the goal.

42. (Currently amended) The method of claim ~~1~~ 21 wherein each option has a range of features, further comprising:

    (a)   displaying the range of options for a goal;

    (b)   allowing the user to select one of the options based on the adjusted preference;

    (c)   displaying at least one provider for providing an option corresponding to a selected goal;

    (d)   allowing the user to select the provider;

    (e)   allowing the user to select at least one option provided by the selected provider;

Serial #: 09/520,943
In reply to Office action mailed: November 18, 2003
Page 6 of 11

    (f)   allowing the user to select at least one feature provided by the selected provider for the selected option; and

    (g)   allowing the user to add the selected feature to the range of features corresponding to the selected option.

43. (Currently amended) A method as recited in claim ~~21~~ 41 wherein the selected provider is selected from a list of providers.

44. (Currently amended) A method as recited in claim ~~21~~ 41 further comprising:

    (a)   presenting to the user at least one feature;

    (b)   allowing the user to select at least one of the features for the selected option.

45. (Currently amended) A method as recited in claim ~~21~~ 41 further comprising:

    utilizing a network to display information relating to the provider.

46. (Currently amended) A method as recited in claim ~~21~~ 41 further comprising:

    receiving from the user a replacement schedule for replacing the goal.

47. (Currently amended) A method as recited in claim ~~21~~ 41 further comprising:

    (a)   presenting to the user at least one insurance provider;

    (b)   allowing the user to select an insurance provider for insuring the goal.

48. (Currently amended) A method as recited in claim ~~21~~ 41 further comprising:

    displaying features of the selected option.

49. (Currently amended) A method as recited in claim ~~21~~ 41 further comprising:

    (a)   presenting to the user an indicia of desirability for the selected option; and

    (b)   allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by ~~the~~ adjusting the indicia of desirability.